

#### **Financial Crimes Section**

# FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT



**FISCAL YEAR 1998** 

# THE FEDERAL BUREAU OF INVESTIGATION FINANCIAL INSTITUTION FRAUD AND FAILURE REPORT

#### For Fiscal Year (FY) 1998 Ending September 30, 1998

Financial Institution Fraud (FIF) is a Tier One strategic priority within the Federal Bureau of Investigation's (FBI) Strategic Plan. Through this national strategy the FBI's goal in addressing FIF is to create an effective and ongoing deterrent designed to prevent criminal conspiracies from defrauding major U.S. industries and the U.S. Government. FIF investigations are among the most demanding, difficult, and time-consuming cases undertaken by law enforcement. Efforts by the FBI and the Department of Justice have attained extraordinary results since the enactment of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989.

Areas of primary investigative interest relative to FIF include bank failures, check fraud and counterfeit negotiable instruments, check kiting, and loan fraud. FIF investigations related to emerging technologies and computer-related banking are taking on added significance among the nation's financial institutions.

Since the 1992 peak of the savings and loan crisis, the FBI has been able to refocus its investigative efforts from failed financial institution cases to other high priority FIF matters. At the close of FY 1998, the total number of pending FIF investigations for the FBI was 8,577. Of this total, 142 failure cases, or 1.7 percent, involved criminal activity related to a failed financial institution. This statistic reflects an 81.3 percent reduction in failure investigations since the July 1992 peak of 758 cases.

However, as the number of failure investigations have declined, the number of major FIF investigations have remained substantial. As of FY 1998, the FBI was investigating 3,709 major cases, or 43.2 percent of all pending FIF cases.<sup>2</sup> This is significant in view of the fact that convictions related to major case investigations have remained constant since FY 1995, surpassing total convictions for major cases during the 1992 peak.

During the late 1980s and early 1990s, approximately 60 percent of the fraud reported by financial institutions related to bank insider abuse. Since then, external fraud schemes have replaced bank insider abuse as the dominant FIF problem confronting financial institutions. The pervasiveness of check fraud and counterfeit negotiable instrument schemes, technological

<sup>&</sup>lt;sup>1</sup>FBI Strategic Plan 1998-2003.

<sup>&</sup>lt;sup>2</sup> A major case is defined as an investigation pertaining to a failed financial institution, or where the loss or loss exposure to the financial institution exceeds \$100,000.

advances, as well as the availability of personal information through information networks have fueled the growth in external fraud. In many instances, the international aspects associated with many of these schemes have increased the complexity and severity in the schemes being committed.

For the period of April 1, 1996 through January 1, 1999, the FBI received 53,085 Suspicious Activity Reports (SARs) for criminal activity related to check fraud, counterfeit negotiable instrument and related schemes. These schemes accounted for 35.5 percent of the 149,532 SARs filed by U.S. financial institutions (excluding Bank Secrecy Act violations), and equaled approximately \$1.76 billion in losses.<sup>3</sup>

The FBI continues to concentrate its efforts on organized criminal groups involved in these activities. These organized groups are often involved in the sale and distribution of stolen and counterfeit corporate checks, money orders, payroll checks, credit and debit cards, U.S. Treasury checks, and currency. Furthermore, the organized groups involved in check fraud and loan fraud schemes are often involved in illegal money laundering activities in an effort to conceal the proceeds from their crimes.

Criminal activity has become more complex and loan frauds are expanding to multi-transactional frauds involving groups of people from top management to industry professionals who assist in the loan application process. These professionals include loan brokers, appraisers, accountants, and real estate attorneys. Such transactions are sometimes hidden against a backdrop of genuine transactions which give them an appearance of legitimacy. Due to the complexity of these crimes more proactive FIF investigations are being initiated than ever before. These cases target large-scale fraud operations, often involving hundreds of subjects in multiple jurisdictions.

The lines between traditional banking services and the expansion into other financial services provided by banks is blurring. As financial institutions become less regulated and provide more financial services to the public through the sale of insurance, securities, investment products, and on-line banking the nature of FIF will change in terms of the potential impact to the nation's financial institutions.

The FBI has responded to these trends by providing proactive deterrents to assist the nation's banking infrastructure in combating FIF. The FBI is fully supportive of the inkless fingerprint program for nonbank customers as a preventive measure in combating check fraud and counterfeit negotiable schemes. Additionally, the FBI and the Office of The Comptroller of the Currency published Check Fraud: A Guide to Avoiding Losses, to assist financial institutions in identifying these schemes. In an effort to assist financial institutions in the identification of computer-related crimes the FBI worked closely with the federal banking regulatory agencies in developing guidelines entitled Guidance Concerning the Reporting of Computer-Related Crimes by

<sup>&</sup>lt;sup>3</sup>These statistics are derived from the Suspicious Activity Report database, which is owned by the five Federal banking regulatory agencies, and is maintained by the U.S. Treasury Department's Financial Crimes Enforcement Network.

<u>Financial Institutions</u>, for use by financial institutions in the reporting of these crimes.

# I. <u>FINANCIAL INSTITUTION FAILURE INVESTIGATIONS</u> AND PERCENT OF INCREASE (DECREASE) FROM PRIOR YEAR

Since February 1986, the FBI has tracked the number of financial institution failure investigations. From a peak of 758 cases in July 1992, failure investigations have steadily declined. Since the 1992 peak, failure investigations have decreased 81.3 percent. The matrix below illustrates the number of failure investigations and corresponding percentage change by fiscal year.

FISCAL YEAR REPORT DATE	FAILURE INVESTIGATIONS	% CHANGE FROM PRIOR YEAR
2/89	404	
2/90	530	+31.2%
2/91	670	+26.4%
2/92	740	+10.4%
9/93	651	-12.0%
9/94	531	-18.4%
9/95	395	-25.6%
9/96	247	-37.5%
9/97	200	-19.0%
9/98	142	-29.0%

The chart and graphs which follow exhibit:

- (a) Financial Institution Failure Investigations by Field Office and Category, as of FY 1998;
- (b) Financial Institution Failure Investigations for 1989 1998;
- (c) Number of FDIC-Insured "Problem" Institutions for 1990 1998; and
- (d) Assets of FDIC-Insured "Problem" Institutions for 1990 1998.

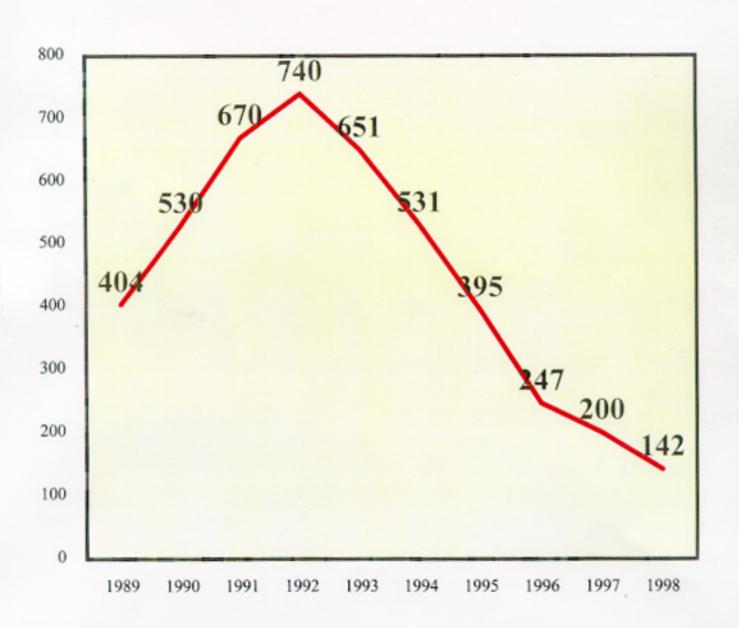
# FINANCIAL INSTITUTION FAILURE INVESTIGATIONS BY FIELD OFFICE AND CATEGORY

(AS OF SEPTEMBER 30, 1998)

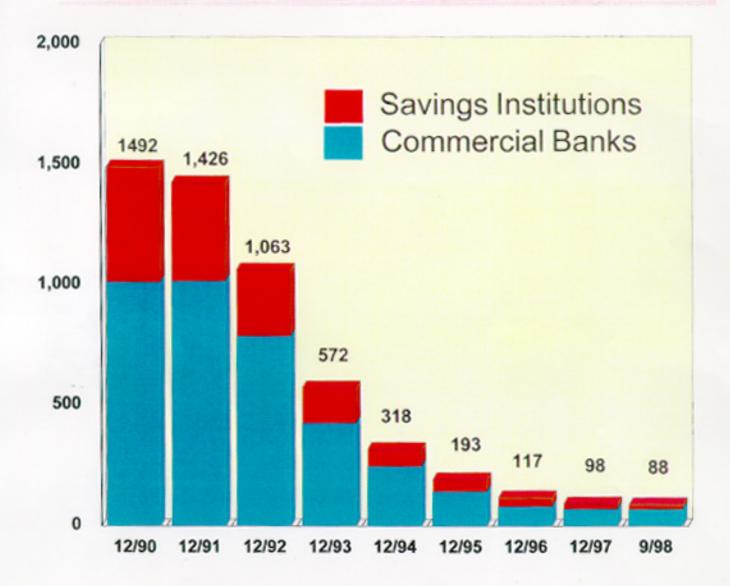
FBI	FAILED	FAILED	FAILED	
FIELD OFFICE	S & L'S	BANKS	CREDIT UNIONS	TOTAL
TILLED OTT TOL	0420	D) ii ii io	OREBIT ORIGINO	101712
ALBANY	0	0	0	0
ALBUQUERQUE	0	1	0	1
ANCHORAGE	0	1	0	1
ATLANTA	0	0	1	1
BALTIMORE	0	0	0	0
BIRMINGHAM	0	0	0	0
BOSTON	0	6	1	7
BUFFALO	0	0	0	0
CHARLOTTE	3	2	0	5
CHICAGO	1	1	0	2
CINCINNATI	0	0	0	0
CLEVELAND	4	1	1	6
COLUMBIA	0	0	0	0
DALLAS	2	8	0	10
DENVER	0	1	0	1
DETROIT	0	1	1	2
EL PASO	1	0	0	1
HONOLULU	0	0	0	0
HOUSTON	10	4	0	14
INDIANAPOLIS	0	0	0	0
JACKSON	0	1	0	1
JACKSONVILLE	0	0	0	0
KANSAS CITY	0	2	0	2
KNOXVILLE	0	0	1	1
LAS VEGAS	0	0	0	0
LITTLE ROCK	1	0	0	1
LOS ANGELES	2	9	0	11
LOUISVILLE	0	0	0	0
MEMPHIS	0	0	0	0
MIAMI		3	0	6
MILWAUKEE	3	0	0	0
	-	-	-	
MINNEAPOLIS MOBILE	1	1	1	3
	0	0	0	0
NEWARK	7	4	0	11
NEW HAVEN	0	3	0	3
NEW ORLEANS	4	1	0	5
NEW YORK	1	2	1	4
NORFOLK	0	0	0	0
OKLAHOMA CITY	0	6	0	6
OMAHA	0	0	0	0
PHILADELPHIA	2	3	4	9
PHOENIX	1	0	0	1
PITTSBURGH	0	0	0	0
PORTLAND	1	0	0	1
RICHMOND	1	1	0	2
SACRAMENTO	1	0	0	1
SAINT LOUIS	0	3	0	3
SALT LAKE CITY	0	1	0	1
SAN ANTONIO	4	0	0	4
SAN DIEGO	0	0	0	0
SAN FRANCISCO	1	1	1	3
SAN JUAN	2	0	0	2

# FINANCIAL INSTITUTION FAILURE INVESTIGATIONS

1989 - 1998



# FDIC - INSURED "PROBLEM" INSTITUTIONS 1990 - 1998

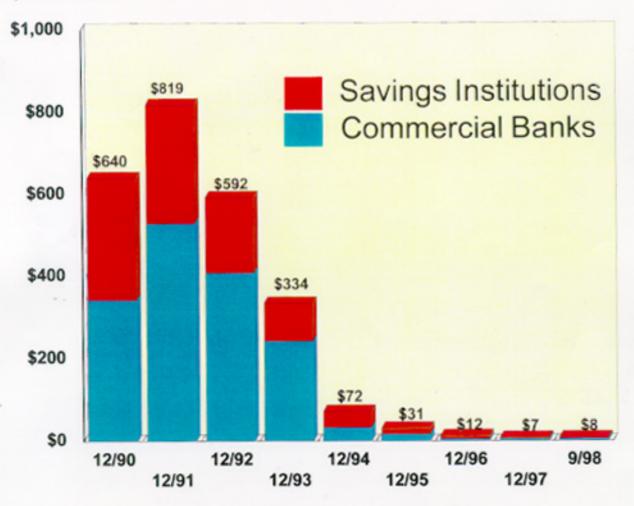


<sup>&</sup>quot;Problem Institutions" - those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile through Third Quarter 1998

# ASSETS OF FDIC - INSURED "PROBLEM" INSTITUTIONS 1990 - 1998

### \$ Billions



"Problem Institutions" - those with financial, operational or managerial weaknesses that threaten their continued viability.

Source: FDIC Quarterly Banking Profile through Third Quarter 1998

#### II. <u>FINANCIAL INSTITUTION FRAUD AND MAJOR CASES</u> UNDER INVESTIGATION BY THE FBI BY FISCAL YEAR

Following the 1982 deregulation of the savings and loan industry, and in conjunction with more speculative lending practices, the FBI initiated criminal investigations of hundreds of failed financial institutions throughout the U.S. Since the July 1992 peak, the number of failure investigations have steadily declined. However, total FIF and major case investigations have leveled off to pre-1992 figures. At the close of FY 1998, the total number of pending FIF and major case investigations exceeded levels at the beginning of the savings and loan crisis. The following matrix reflects total pending FIF and major case investigations reported since the enactment of FIRREA.

FISCAL YEAR	NUMBER OF PENDING FIF CASES	% CHANGE FROM PRIOR YR	NUMBER OF MAJOR CASES	% CHANGE FROM PRIOR YR	PERCENT MAJOR TO PENDING CASES
1989	7,819		3,605		46.1%
1990	7,613	- 2.6%	3,672	+ 1.9%	48.2%
1991	8,678	+ 14.0%	4,336	+ 18.1%	49.9%
1992	9,772	+ 12.6%	5,071	+ 17.0%	51.9%
1993	10,088	+ 3.2%	5,405	+ 6.6%	53.6%
1994	9,286	- 8.0%	4,926	- 8.9%	53.0%
1995	8,641	- 6.9%	4,413	- 10.4%	51.1%
1996	8,574	- 0.8%	4,070	- 7.8%	47.5%
1997	8,512	- 0.7%	3,859	- 5.2%	45.3%
1998	8,577	+ 0.8%	3,709	- 3.9%	43.2%

The chart and graphs which follow exhibit:

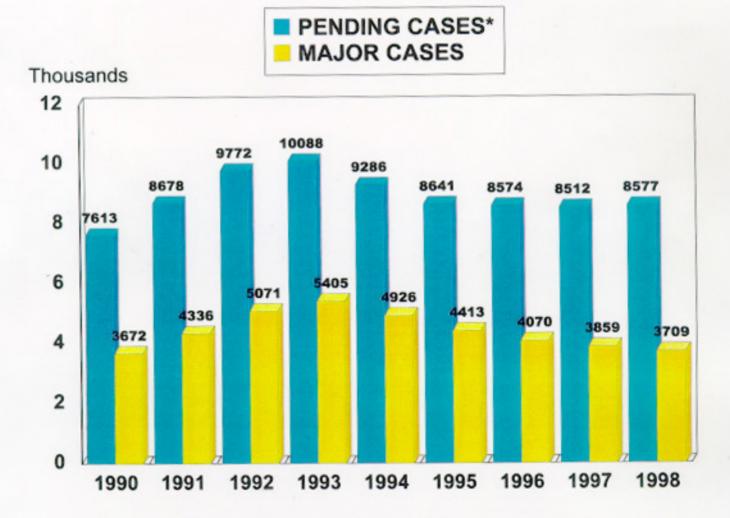
- (a) Pending Cases by Institution Type and Major Case as of FY 1998;
- (b) Pending FIF Cases by Major Classifications for FY 1998;
- (b) Pending and Major Cases for FYs 1990 1998; and
- (c) Pending Caseload by Institution Type and Dollar Loss for FY 1998.

## FINANCIAL INSTITUTION FRAUD CASES BY INSTITUTION TYPE AND MAJOR CASE

(PENDING AS OF SEPTEMBER 30, 1998)

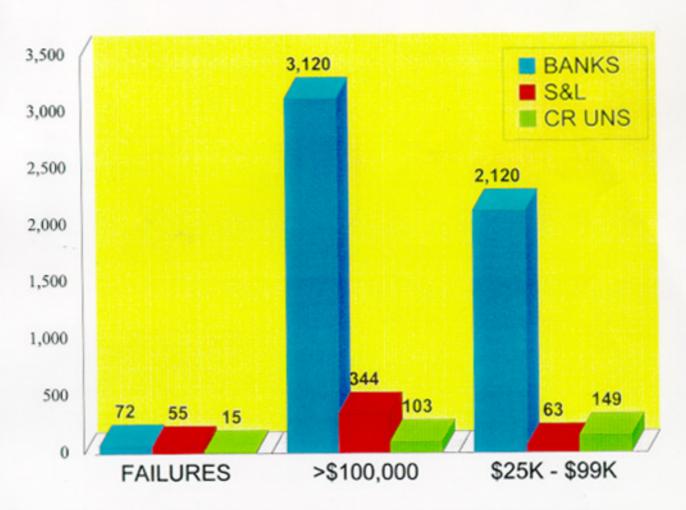
FBI	TOTAL	MAJOR CASES	S&L	BANK	CREDIT UNION	TOTAL	TOTAL
FIELD OFFICE	FIF CASES	OVER \$100,000	FAILURE	FAILURE	FAILURE	FAILURE	MAJOR CASES
		NON-FAILURE	CASES	CASES	CASES	CASES	
ALBANY	109	24	0	0	0	0	24
ALBUQUERQUE	38	12	0	1	0	1	13
ANCHORAGE	8	1	0	1	0	1	2
ATLANTA	228	107	0	0	1	1	108
BALTIMORE	91	47	0	0	0	0	47
BIRMINGHAM	89	30	0	0	0	0	30
BOSTON	156	89	0	6	1	7	96
BUFFALO	96	23	0	0	0	0	23
CHARLOTTE	172	68	3	2	0	5	73
CHICAGO	437	239	1	1	0	2	241
CINCINNATI	155	41	0	0	0	0	41
CLEVELAND	218	47	4	1	1	6	53
COLUMBIA	91	34	0	0	0	0	34
DALLAS	328	181	2	8	0	10	191
DENVER	188	42	0	1	0	1	43
DETROIT	335	90	0	1	1	2	92
EL PASO	28	13	1	0	0	1	14
HONOLULU	57	14	0	0	0	0	14
HOUSTON	195	85	10	4	0	14	99
INDIANAPOLIS	117	49	0	0	0	0	49
JACKSON	58	18	0	1	0	1	19
JACKSONVILLE	77	30	0	0	0	0	30
KANSAS CITY	125	53	0	2	0	2	55
KNOXVILLE	59	18	0	0	1	1	19
LAS VEGAS	103	36	0	0	0	0	36
LITTLE ROCK	91	20	1	0	0	1	21
LOS ANGELES	595	531	2	9	0	11	542
LOUISVILLE	168	39	0	0	0	0	39
MEMPHIS	100	31	0	0	0	0	31
MIAMI	114	67	3	3	0	6	73
MILWAUKEE	142	51	0	0	0	0	51
MINNEAPOLIS	136	63	1	1	1	3	66
MOBILE	61	15	0	0	0	0	15
NEWARK	191	106	7	4	0	11	117
NEW HAVEN	89	55	0	3	0	3	58
NEW ORLEANS	163	47	4	1	0	5	52
NEW YORK	388	271	1	2	1	4	275
NORFOLK	22	8	0	0	0	0	8
OKLAHOMA CITY	223	69	0	6	0	6	75
OMAHA	128	57	0	0	0	0	57
PHILADELPHIA	280	104	2	3	4	9	113
PHOENIX	203	21	1	0	0	1	22
PITTSBURGH	142	42	0	0	0	0	42
PORTLAND	252	28	1	0	0	1	29
RICHMOND	115	25	1	1	0	2	27
SACRAMENTO	115	25 61	1	0	0	1	62
SAURAMENTO SAINT LOUIS	108	38	0	3	0	3	41
SAINT LOUIS SALT LAKE CITY	108	38	0	1	0	1	33
SALI LAKE CITY SAN ANTONIO	156	50	4	0	0	4	54
SAN DIEGO	74	37	0	0	0	0	37
SAN FRANCISCO	243	83	1	1	1	3	86
SAN JUAN	28	16	2	0	0	2	18
SEATTLE	228	57	0	0	0	0	57
SPRINGFIELD	91	38	0	5	2	7	45
TAMPA	83	49	1	0	0	1	50
WMFO	154	65	1	0	1	2	67
TOTALC	0577	2507		70	45	440	0700
TOTALS	8577	3567	55	72	15	142	3709

# PENDING AND MAJOR CASES 1990 - 1998



\*INCLUDES FAST TRACK & BELOW \$25,000

# PENDING CASELOAD BY INSTITUTION TYPE AND DOLLAR LOSS FISCAL YEAR 1998



## III. STATISTICAL ACCOMPLISHMENTS FROM FBI INVESTIGATIONS IN FINANCIAL INSTITUTION FRAUD AND FAILURE MATTERS

#### A. CONVICTIONS/PRE-TRIAL DIVERSIONS

During FY 1998, total FIF convictions, excluding local convictions, continued a steady increase since FY 1995. Additionally, total major case convictions exceeded pre-1993 totals. The matrix below is illustrative of this trend.

FISCAL YEAR	NUMBER OF CONVICTIONS*	NUMBER OF MAJOR CONVICTIONS*	% OF MAJOR TO TOTAL CONVICTIONS
1989	2,174	791	36.4%
1990	2,461	1,043	42.4%
1991	2,559	986	38.5%
1992	2,751	1,136	41.3%
1993	3,233	1,407	43.5%
1994	2,926	1,348	46.1%
1995	2,616	1,298	49.6%
1996	2,510	1,255	50.0%
1997	2,551	1,342	52.6%
1998	2,613	1,207	46.2%

<sup>\* -</sup> includes Pre-Trial Diversions, and excludes local convictions.

The charts and graphs which follow exhibit:

- (a) Convictions and Pre-Trial Diversions for FYs 1995 1998;
- (b) Types of Subjects Convicted During FY 1998;
- (c) Total Convictions, "Outsiders vs Insiders" for FYs 1991 1998; and
- (d) Convictions and Pre-trial Diversions by Institution Type and Amount for FY 1998.

### FINANCIAL INSTITUTION FRAUD CONVICTIONS AND PRETRIAL DIVERSIONS

(DOES NOT INCLUDE LOCAL CONVICTIONS)

FBI	FISCAL YEAR	FISCAL YEAR	FISCAL YEAR	FISCAL YEAR
FIELD OFFICE	1995	1996	1997	1998
11223 011102	1000	1000	1001	1000
ALBANY	22	35	28	28
ALBUQUERQUE	10	4	4	7
ANCHORAGE	2	9	4	3
ATLANTA	65	84	46	48
BALTIMORE	29	18	21	24
BIRMINGHAM	18	51	34	27
BOSTON	85	81	45	45
BUFFALO	33	31	39	21
CHARLOTTE	46	43	44	34
CHICAGO	76	76	79	77
CINCINNATI	32	37	35	58
CLEVELAND	75	74	63	77
COLUMBIA	28	42	60	33
DALLAS DENVER	180 45	134 28	174	153 40
			30	
DETROIT	85	84	73	123
EL PASO	12	10	9	3
HONOLULU	10	19	25	27
HOUSTON	81	55	90	51
INDIANAPOLIS	39	42	27	31
JACKSON	10	14	12	16
JACKSONVILLE	40	22	28	20
KANSAS CITY	59	31	30	24
KNOXVILLE	26	25	10	19
LAS VEGAS	27	13	23	52
LITTLE ROCK	35	37	32	43
LOS ANGELES	116	117	159	128
LOUISVILLE	35	61	59	61
MEMPHIS	30	16	22	41
MIAMI	34	40	46	26
MILWAUKEE	37	48	63	51
MINNEAPOLIS	41	40	40	37
MOBILE	23	18	32	27
NEWARK	43	70	59	33
NEW HAVEN	37	26	31	28
NEW ORLEANS	63	49	51	42
NEW YORK	133	150	183	190
NORFOLK	7	8	9	13
OKLAHOMA CITY	40	69	60	70
OMAHA	31	34	29	36
PHILADELPHIA	89	96	85	78
PHOENIX	18	6	13	8
PITTSBURGH	48	34	32	32
PORTLAND	37	31	26	38
RICHMOND	54	37	45	37
SACRAMENTO	30	25	22	35
SAINT LOUIS	59	50	62	92
SALT LAKE CITY	45	34	38	54
SAN ANTONIO	30	37	40	47
SAN DIEGO	33	35	26	32
J D				02

### FINANCIAL INSTITUTION FRAUD CONVICTIONS AND PRETRIAL DIVERSIONS

(DOES NOT INCLUDE LOCAL CONVICTIONS)

TOTAL	2,616	2,510	2,551	2,613
WMFO	71	58	60	53
TAMPA	61	41	43	38
SPRINGFIELD	20	31	17	36
SEATTLE	50	42	61	91
SAN JUAN	10	27	7	11
SAN FRANCISCO	121	81	66	64

### TYPES OF SUBJECTS CONVICTED IN FINANCIAL INSTITUTION FRAUD CASES FISCAL YEAR 1998\*

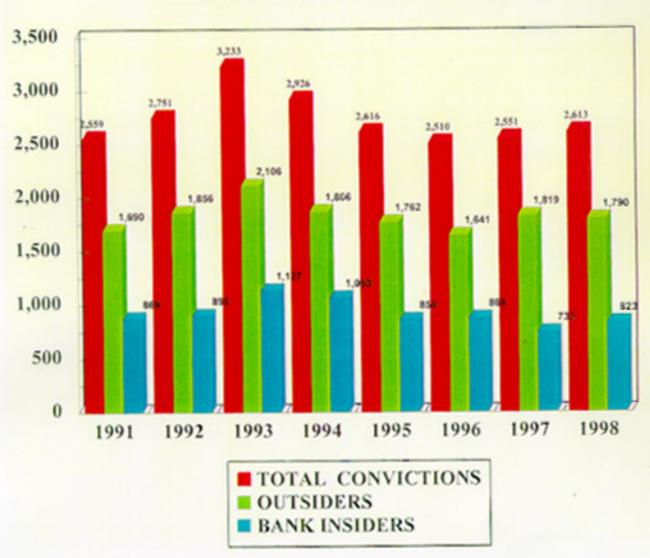
SUBJECT TYPE	NUMBER OF SUBJECTS
All Other Subjects	1599
Bank Employee	645
Bank Officer	178
Legal Alien	30
Illegal Alien	29
Company or Corporation	8
Federal Employee - GS 12 & Below	3
City Councilman	3
Boss, UnderBoss or Consigliere	2
Governor	1
Top Con Man	1
Foreign Student	1
Possible Terrorist Member or Sympathizer	1
Business Manager	1
State Judge / Magistrate	1
State Prosecutor	1
Local Law Enforcement Officer	1

<sup>\*</sup> Does not include Pre-Trial Diversions or local convictions.

# CONVICTIONS "OUTSIDERS VS INSIDERS" 1991 - 1998

(no local convictions)

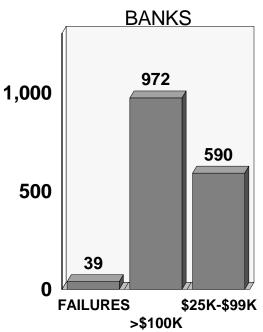
## Includes Felonies, Misdemeanors and Pretrial Diversions.

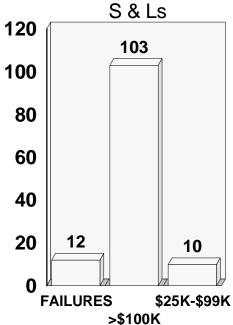


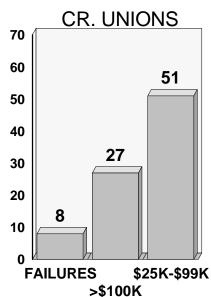
# CONVICTIONS & PRE-TRIAL DIVERSIONS BY INSTITUTION TYPE & AMOUNT

## **FISCAL YEAR 1998**

(No State or Local Statistics)







#### B. INDICTMENTS AND INFORMATIONS

For FY 1998, the total number of defendants charged by indictment or information increased 10.4 percent from the previous year, thereby ending a steady decline in defendants charged since FY 1993. The following matrix illustrates this trend.

FISCAL YEAR	NUMBER OF INDICTMENTS*
1991	2,784
1992	3,064
1993	3,446
1994	2,867
1995	2,880
1996	2,630
1997	2,437
1998	2,691

<sup>\*</sup> Does not include subjects charged in state or local jurisdictions.

The chart and graphs which follow exhibit:

- (a) Total FIF Indictments and Informations for FYs 1995 1998; and
- (b) Indictments and Informations by Institution Type and Dollar Loss for FY 1998.

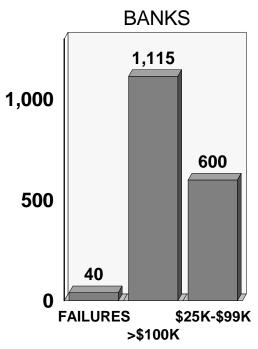
# FINANCIAL INSTITUTION FRAUD INDICTMENTS AND INFORMATIONS FISCAL YEARS 1995 - 1998

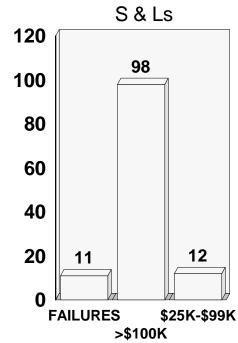
FBI	FISCAL YEAR	FISCAL YEAR	FISCAL YEAR	FISCAL YEAR
FIELD OFFICE	1995	1996	1997	1998
ALBANY	27	28	31	28
ALBUQUERQUE	5	5	3	6
ANCHORAGE	10	8	2	3
ATLANTA	76	63	47	62
BALTIMORE	30	22	21	23
BIRMINGHAM	26	46	30	30
BOSTON	77	57	54	41
BUFFALO	24	32	25	19
CHARLOTTE	60	18	42	51
CHICAGO	109	81	65	81
CINCINNATI	40	34	34	57
CLEVELAND	83	77	75	68
COLUMBIA	41	45	74	33
DALLAS	164	183	145	163
DENVER	35	30	31	31
DETROIT	58	97	78	100
EL PASO	29	16	70	2
HONOLULU	17	23	33	31
HOUSTON	104	23 54	57	71
INDIANAPOLIS	38	36	35	29
JACKSON	17	6	14	25
JACKSONVILLE	44	26	38	23
KANSAS CITY	51	35	28	38
KNOXVILLE	23	15	10	18
LAS VEGAS	22	14	36	27
LITTLE ROCK	41	26	38	39
LOS ANGELES	138	161	147	144
LOUISVILLE	43	58	54	53
MEMPHIS	25	21	27	35
MIAMI	56	21	48	36
MILWAUKEE	38	49	61	58
MINNEAPOLIS	37	32	38	47
MOBILE	24	24	26	21
NEWARK	62	49	42	31
NEW HAVEN	27	41	27	26
NEW ORLEANS	51	58	61	40
NEW YORK	179	225	171	211
NORFOLK	7	6	12	13
OKLAHOMA CITY	41	62	54	71
ОМАНА	27	33	30	45
PHILADELPHIA	85	116	76	104
PHOENIX	88	36	13	7
PITTSBURGH	55	50	19	39
PORTLAND	40	34	44	57
RICHMOND	50	53	43	44
SACRAMENTO	19	17	42	38
ST. LOUIS	36	29	15	56
SALT LAKE CITY	39	29	45	37
SAN ANTONIO	47	37	36	35
SAN DIEGO	35	27	39	19
SAN FRANCISCO	145	72	16	81
SAN JUAN	21	19	23	17
SEATTLE	52	65	6	100
SPRINGFIELD	36	23	52	41
TAMPA	54	30	38	37
WMFO	72	78	79	49
TOTAL	2,880	2,630	2,437	2,691

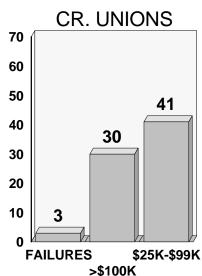
# INDICTMENTS AND INFORMATIONS BY INSTITUTION TYPE & AMOUNT

**FISCAL YEAR 1998** 

(No State or Local Statistics)







#### C. RECOVERIES, RESTITUTIONS, AND FINES

For FY 1998, statistical accomplishments for recoveries, restitutions, and fines continued to demonstrate the FBI's investigative efforts in addressing FIF. The matrix which follows illustrates actual dollar amounts recovered for FYs 1991-1998.

FISCAL YEAR	RECOVERIES	RESTITUTIONS	FINES
1991	59,351,965	490,694,872	7,825,831
1992	67,134,542	402,703,045	14,552,534
1993	89,571,378	1,333,519,464	10,528,846
1994	240,514,136	864,955,063	10,370,228
1995	185,093,604	1,139,910,299	16,843,644
1996	67,178,015	359,103,093	442,660,204
1997	41,244,808	537,065,302	25,673,993
1998	62,357,358	490,967,225	5,493,648

The charts and graphs which follow exhibit:

- (a) Recoveries by Office for FYs 1995 1998;
- (b) Recoveries for FY 1998;
- (c) Recoveries for FYs 1991 1998;
- (d) Restitutions by Office for FYs 1995 1998;
- (e) Restitutions for FY 1998;
- (f) Restitutions for FYs 1991 1998;
- (g) Fines by Office for FYs 1995 1998;
- (h) Fines for FY 1998; and
- (i) Fines for FYs 1991 1998.

#### RECOVERIES FISCAL YEARS 1995 - 1998

FBI FIELD OFFICE	1995	1996	1997	1998
ALBANY		\$100,000	\$28,364	\$361,462
ALBUQUERQUE	\$3,800	\$15,000		
ANCHORAGE				\$4,000
ATLANTA	\$1,302,826	\$352,623	\$997,260	\$36,671,301
BALTIMORE	\$571,602		\$58,000	\$232,708
BIRMINGHAM		\$22,547		\$500
BOSTON	\$5,447,670		\$1,744,025	\$908,495
BUFFALO	\$2,525	\$68,808	\$192,026	\$94,104
CHARLOTTE	\$1,794,539	\$27,966	\$537,263	\$26,308
CHICAGO	\$1,119,886	\$1,726,490	\$690,141	\$1,456,574
CINCINNATI		\$80,879		\$112,609
CLEVELAND	\$297,118	\$39,600	\$7,892,550	\$65,228
COLUMBIA	\$593	. ,	\$213,986	\$6,513
DALLAS	\$335,607	\$1,067,218	\$414,522	\$614,148
DENVER	,,,,,,	\$719,836	\$2,882,318	\$726,424
DETROIT	\$622,111	\$219,677	\$311,982	\$1,834,754
EL PASO	\$250,000	\$35,540	\$4,150	\$26,376
HONOLULU	\$15,000	\$224,004	\$45,855	\$5,085
HOUSTON	\$187,330	\$68,000	\$1,395,278	\$77,200
INDIANAPOLIS	\$79,352	\$43,838	\$6,429	Ψ11,200
JACKSON	\$2,489,500	\$937,525	\$323,000	\$530,490
JACKSONVILLE	\$186,600	\$101,347	\$294,282	\$468,687
KANSAS CITY	\$179,163	\$403,230	\$90,725	\$920,147
KNOXVILLE		<b>Φ403,230</b>	\$84,250	φ920,14 <i>1</i>
LAS VEGAS	\$25,689			\$404.0EC
	\$964,939	¢400 500	\$75,000	\$104,056
LITTLE ROCK	\$58,500	\$100,533	\$370,700	Φ4 447 040
LOS ANGELES	\$4,029,069	\$8,061,600	\$2,702,178	\$1,447,240
LOUISVILLE	\$79,916	\$106,840	\$339,632	\$36,580
MEMPHIS	\$6,125	<b>#</b> 00.400	\$462,126	\$192,793
MIAMI	\$27,000	\$60,182	\$2,977,787	\$231,172
MILWAUKEE	\$9,410	\$893,624	\$254,327	\$923,698
MINNEAPOLIS	\$3,332,398	\$5,439,743	\$7,213	\$69,630
MOBILE		\$55,750	\$18,640	
NEWARK	\$1,346,788	\$4,796,873	\$4,761,354	\$1,032,429
NEW HAVEN	\$57,800	\$10,310,000	\$859,561	\$179,235
NEW ORLEANS	\$71,103	\$2,050	\$39,800	
NEW YORK	\$105,621,923	\$6,407,003	\$5,796,023	\$4,663,055
NORFOLK	\$13,960	\$23,554		\$156,688
OKLAHOMA CITY	\$1,741,653	\$235,945	\$831,471	\$2,198,697
OMAHA		\$14,135		\$14,300
PHILADELPHIA	\$607,559	\$732,844	\$81,764	\$173,832
PHOENIX	\$90,000	\$21,000,000	\$371,701	
PITTSBURGH	\$884,664	\$171,332	\$615,000	\$454,993
PORTLAND	\$287,800	\$17,949	\$127,304	\$22,196
RICHMOND	\$3,688,395	\$682,910	\$321,558	\$762,426
SACRAMENTO				\$11,800
SAINT LOUIS	\$1,208,000	\$115,825	\$123,675	\$246,178
SALT LAKE CITY	\$181,821	\$303,745	\$103,468	\$299,792
SAN ANTONIO	\$40,225,242	\$146,204	\$426,000	\$6,000
SAN DIEGO	\$37,009	\$27,407	\$625,173	\$68,613
SAN FRANCISCO	\$197,700	\$262,950	\$224,924	\$518,360

#### RECOVERIES FISCAL YEARS 1995 - 1998

TOTAL	\$185,093,604	\$67,178,015	\$41,244,808	\$62,357,358
				·
WMFO	\$608,608	\$774,021	\$27,795	\$26,487
TAMPA	\$2,310,617	\$80,900		\$190,970
SPRINGFIELD	\$16,701	\$99,968	\$207,141	\$20,000
SEATTLE	\$2,379,233		\$287,087	\$2,362,220
SAN JUAN	\$98,760			\$800,805

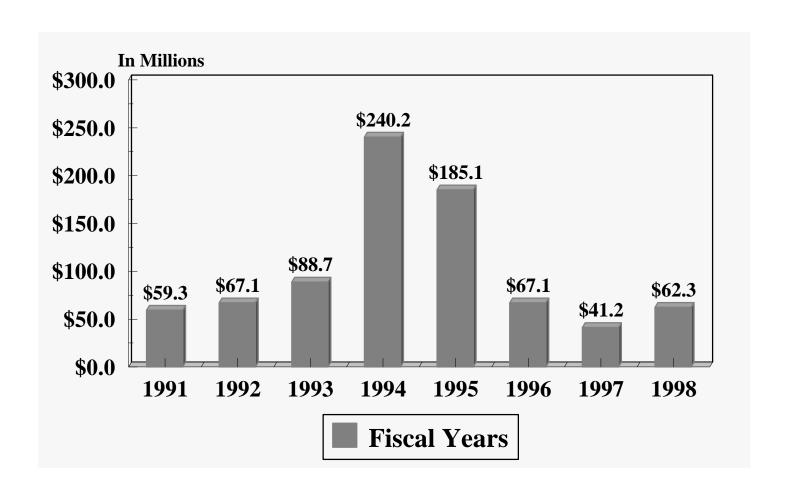
# **RECOVERIES**

## FOR FISCAL YEAR 1998

(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$894,955		
>\$100K	\$58,642,322		\$591,228
\$25K-\$99K	\$1,679,971	\$26,644	\$141,651

# **RECOVERIES** 1991 - 1998



#### RESTITUTIONS FISCAL YEARS 1995 - 1998

FBI FIELD OFFICE	1995	1996	1997	1998
ALBANY	¢11.057.200	\$3,441,728	\$6,047,741	¢5 142 412
ALBUQUERQUE	\$11,957,309	Φ3, <del>44</del> 1,720		\$5,142,412 \$5,22,040
	\$1,496,994 \$1,00,004	<b>COA</b> 7CA	\$225,640	
ANCHORAGE	\$106,924	\$84,764	\$19,577	\$10,500
ATLANTA	\$3,198,701	\$1,881,816	\$3,816,822	\$3,947,729
BALTIMORE	\$622,567	\$2,277,290	\$379,982	
BIRMINGHAM	\$875,609	\$2,475,088	\$6,874,714	
BOSTON	\$89,154,501	\$25,144,861	\$39,738,848	
BUFFALO	\$861,362	\$1,574,516	\$663,320	
CHARLOTTE	\$997,531	\$759,469	\$768,947	\$1,927,967
CHICAGO	\$6,498,171	\$18,637,051	\$8,835,638	
CINCINNATI	\$4,257,934	\$731,317	\$737,282	
CLEVELAND	\$5,460,034	\$4,333,559	\$2,681,252	
COLUMBIA	\$826,633	\$572,903	\$3,385,257	\$1,226,508
DALLAS	\$108,941,584	\$9,516,703	\$6,227,333	
DENVER	\$1,133,310	\$424,824	\$2,579,215	\$1,294,538
DETROIT	\$5,840,658	\$11,212,811	\$3,082,147	\$9,913,582
EL PASO	\$284,582	\$845,875	\$4,402,799	\$275,635
HONOLULU	\$388,714	\$2,302,739	\$762,774	\$740,002
HOUSTON	\$15,940,508	\$33,011,218	\$10,210,514	\$21,053,654
INDIANAPOLIS	\$1,050,795	\$1,098,254	\$712,928	\$1,105,824
JACKSON	\$117,485	\$572,686	\$276,981	\$2,614,526
JACKSONVILLE	\$1,358,039	\$555,929	\$1,367,258	\$740,535
KANSAS CITY	\$7,395,820	\$2,701,680	\$10,768,629	
KNOXVILLE	\$1,138,236	\$812,652	\$2,350,098	
LAS VEGAS	\$923,343	\$470,712	\$1,156,576	
LITTLE ROCK	\$695,888	\$3,220,690	\$5,103,039	
LOS ANGELES	\$27,927,062	\$23,146,862	\$21,402,858	
LOUISVILLE	\$1,547,862	\$8,871,744	\$2,136,173	\$1,962,185
MEMPHIS	\$20,315,916	\$1,934,057	\$910,031	\$1,933,840
MIAMI	\$74,005,482	\$49,880,481	\$4,870,914	
MILWAUKEE	\$1,035,341	\$2,579,957	\$4,109,267	\$2,365,406
MINNEAPOLIS	\$3,763,126	\$8,196,227	\$1,025,728	
MOBILE	\$2,600,412	\$86,874	\$1,863,702	
NEWARK	\$7,899,170	\$3,276,598	\$10,849,574	
NEW HAVEN	\$14,402,840	\$21,562,444	\$9,670,960	
NEW ORLEANS	\$14,662,928	\$5,390,063	\$4,049,182	
NEW YORK	\$50,945,580	\$14,830,802	\$219,115,734	
NORFOLK	\$35,552	\$87,403	\$95,018	
OKLAHOMA CITY	\$2,559,360	\$615,304	\$2,225,849	
OMAHA	\$707,365	\$1,158,508	\$27,518,726	
PHILADELPHIA	\$16,208,868	\$15,232,408	\$11,571,470	
PHOENIX	\$5,110,467	\$2,261,883	\$2,471,419	
PITTSBURGH	\$1,610,956	\$1,006,154	\$2,565,520	
PORTLAND	\$222,445	\$304,067	\$449,159	
RICHMOND	\$615,268	\$1,698,639	\$4,165,428	
SACRAMENTO	\$6,417,710	\$1,581,973	\$1,029,218	
ST. LOUIS	\$1,646,840		\$1,029,218	
		\$300,462		
SALT LAKE CITY	\$2,583,891	\$3,403,210	\$956,932	
SAN ANTONIO	\$4,083,057	\$25,452,644	\$13,497,923	
SAN DIEGO	\$2,756,086	\$4,995,221	\$1,302,752	
SAN FRANCISCO	\$25,634,809	\$9,169,896	\$40,818,894	\$67,167,143

#### RESTITUTIONS FISCAL YEARS 1995 - 1998

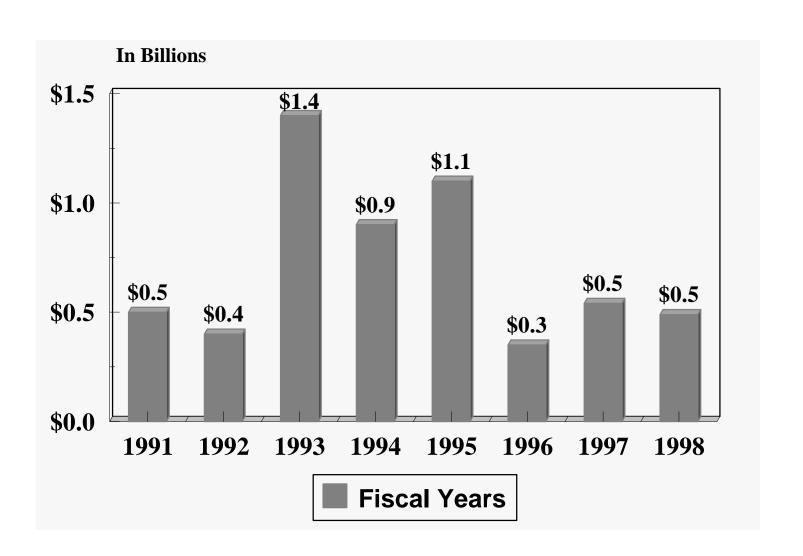
TOTAL	\$1,139,910,299	\$359,103,093	\$537,065,302	\$490,967,225
WMFO	\$260,997,970	\$2,426,183	\$7,346,895	\$1,173,555
TAMPA	\$304,573,824	\$5,616,755	\$4,211,077	. , ,
SPRINGFIELD	\$3,886,976	\$1,095,938	\$816,794	\$551,561
SEATTLE	\$8,055,904	\$13,313,536	\$12,348,357	\$4,906,296
SAN JUAN	\$1,574,000	\$965,665	\$299,257	\$99,975

# RESTITUTIONS FOR FISCAL YEAR 1998

(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$18,766,892	\$12,890,396	\$10,000,227
>\$100K	\$336,057,695	\$20,161,357	\$58,853,105
\$25K-\$99K	\$25,787,282	\$124,570	\$3,118,031

# **RESTITUTIONS** 1991 - 1998



#### FINES FISCAL YEARS 1995 - 1998

FBI FIELD OFFICE	1995	1996	1997	1998
	•	•		
ALBANY	\$8,050	\$182,300	\$257,300	\$34,500
ALBUQUERQUE		\$500		\$19,850
ANCHORAGE	\$250	\$1,150	\$31,550	
ATLANTA	\$49,150	\$43,925	\$20,325	\$19,400
BALTIMORE	\$5,800	\$200	\$52,100	\$9,600
BIRMINGHAM	\$350	\$6,220	\$4,000	\$134,500
BOSTON	\$164,878	\$126,750	\$9,971,650	\$145,350
BUFFALO	\$32,525	\$15,446	\$10,050	\$10,000
CHARLOTTE	\$58,360	\$89,258	\$200	\$23,900
CHICAGO	\$54,250	\$117,900	\$147,958	\$195,197
CINCINNATI	\$87,650	\$31,950	\$44,300	\$31,375
CLEVELAND	\$30,588	\$209,709	\$1,357,931	\$109,783
COLUMBIA	\$125	\$2,900	\$113,010	\$4,450
DALLAS	\$543,374	\$475,453	\$86,600	\$426,915
DENVER	\$81,495	\$20,941	\$3,275	\$145,920
DETROIT	\$110,353	\$32,425	\$40,590	\$115,483
EL PASO	\$2,100	\$50	\$23,900	\$5,100
HONOLULU	\$525	\$13,300	\$2,875	\$11,550
HOUSTON	\$61,450	\$5,816,654	\$116,580	\$94,000
INDIANAPOLIS	\$30,559	\$109,950	\$12,600	\$8,305
JACKSON			\$2,550	\$1,150
JACKSONVILLE	\$13,200 \$13,700	\$13,850	*	
	\$12,700	\$506,920 \$40,575	\$61,114	\$10,500
KANSAS CITY	\$17,175	\$10,575	\$22,100	\$23,450
KNOXVILLE	\$12,125	\$5,800	\$57,175	\$81,150
LAS VEGAS	\$2,250	\$3,150	\$4,200	\$17,775
LITTLE ROCK	\$7,250	\$43,580	\$21,350	\$75,750
LOS ANGELES	\$695,707	\$347,225	\$365,274	\$580,467
LOUISVILLE	\$66,010	\$68,450	\$13,450	\$6,800
MEMPHIS	\$11,687	\$27,126	\$11,550	\$116,140
MIAMI	\$5,067,032	\$38,700	\$224,624	\$55,050
MILWAUKEE	\$11,350	\$182,587	\$86,004	\$10,250
MINNEAPOLIS	\$21,600	\$353,700	\$64,950	\$8,300
MOBILE	\$2,250	\$9,333	\$4,250	\$2,350
NEWARK	\$64,900	\$91,214	\$291,950	\$11,230
NEW HAVEN	\$302,725	\$18,655	\$49,175	\$46,850
NEW ORLEANS	\$858,401	\$13,150	\$64,700	\$462,468
NEW YORK	\$153,675	\$383,390,708	\$435,805	\$39,000
NORFOLK	\$2,200	\$100,400	\$11,259	\$1,400
OKLAHOMA CITY	\$89,575	\$21,325	\$67,820	\$68,806
OMAHA	\$3,450	\$18,750	\$2,800	\$11,850
PHILADELPHIA	\$220,925	\$93,000	\$10,473,685	\$1,101,160
PHOENIX	\$28,070	\$13,979	\$4,810	\$99,913
PITTSBURGH	\$32,400	\$49,128,800	\$152,350	\$19,800
PORTLAND	\$8,950	\$75	\$5,175	\$2,580
RICHMOND	\$31,350	\$13,900	\$21,525	\$16,200
SACRAMENTO	\$46,679	\$120,900	\$142,469	\$10,550
ST. LOUIS	\$5,150	\$118,650	\$8,700	\$48,350
SALT LAKE CITY	\$29,975	\$25,500	\$4,150	\$160,865
SAN ANTONIO	\$7,005,725	\$177,440	\$204,650	\$127,428
SAN DIEGO	\$251,000	\$204,775	\$204,030	\$391,650
SAN FRANCISCO				
SAN FRANCISCO	\$18,570	\$42,675	\$173,450	\$125,210

#### FINES FISCAL YEARS 1995 - 1998

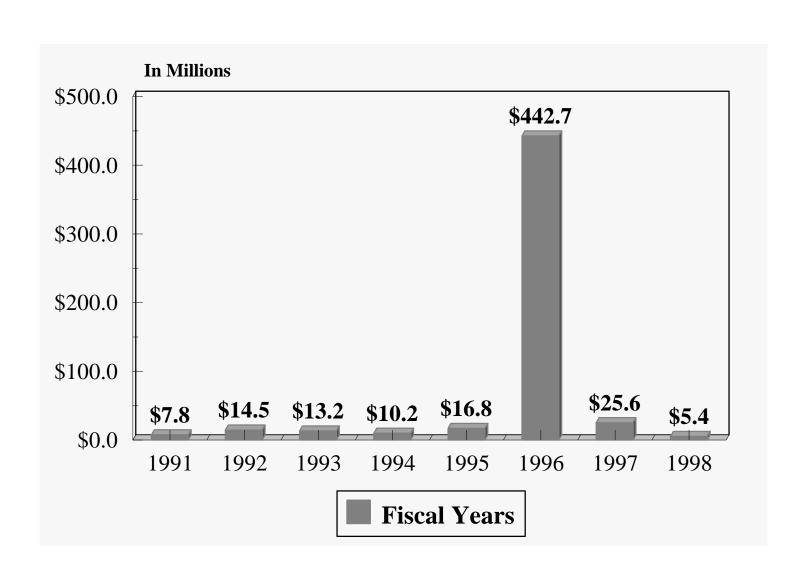
TOTAL	\$16,843,644	\$442,660,204	\$25,673,993	\$5,493,648
WMFO	\$117,925	\$56,375	\$21,785	\$3,650
TAMPA	\$93,200	\$14,806	\$1,750	\$2,350
SPRINGFIELD	\$209,431	\$75,100	\$205,850	\$192,818
SEATTLE	\$7,100	\$10,750	\$73,375	\$11,910
SAN JUAN	\$100	\$1,300	\$650	\$3,300

# FINES FOR FISCAL YEAR 1998

(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$373,650	\$81,150	\$350
>\$100K	\$3,268,555	\$802,309	\$9,850
\$25K-\$99K	\$632,153	\$5,200	\$75,396

# FINES 1991 - 1998



#### D. SEIZURES AND FORFEITURES

Forfeiture provisions were added to the ten banking-related violations in FY 1989. This investigative tool has aided immensely in the effort to address FIF. Seizure figures for FY 1992 include approximately \$500 million seized in one investigation. When that factor is taken into consideration, seizures for FYs 1993 and 1996 take on increased significance. The matrix which follows demonstrates accomplishments in these areas for FYs 1991-1998, and represent actual dollar amounts recovered.

FISCAL YEAR	SEIZURES	FORFEITURES
1991	11,619,223	835,965
1992	563,133,283	37,119,630
1993	143,550,701	9,524,633
1994	75,607,232	75,468,526
1995	55,579,449	7,138,255
1996	267,080,331	5,518,833
1997	87,325,438	9,504,676
1998	28,991,050	2,399,626

The chart and graphs which follow exhibit:

- (a) Seizures for FY 1998;
- (b) Forfeitures for FY 1998; and
- (c) Seizures and Forfeitures by Office for FYs 1995 1998.

# SEIZURES FOR FISCAL YEAR 1998

(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES	\$859,955	\$7,887,288	
>\$100K	\$19,675,688	\$147,251	
\$25K-\$99K	\$338,280		\$82,588

# FORFEITURES FOR FISCAL YEAR 1998

(DOES NOT INCLUDE FAST TRACK AND BELOW \$25,000)

	BANKS	SAVINGS & LOANS	CREDIT UNIONS
FAILURES			
>\$100K	\$1,943,506	\$43,371	\$35,404
\$25K-\$99K	\$340,473		\$34,872

#### SEIZURES AND FORFEITURES FISCAL YEARS 1995 - 1998

FBI			SEIZURES			FORFEITURES	•
FIELD OFFICE	FBI	FISCAL YEAR		FISCAL YEAR	FISCAL YEAR		
ALBANY ALBOUGERQUE ALBOUGERQUE ANCHORAGE ANCHORAGE ANTANTA BALTMORE S664,405 BALTIMORE S29,000 S40,717 BIRMINGHAM BOSTON BUFFALO S30,000 S3,506 SUFFALO S24,601 S0,507 SUFFALO S29,000 S0,507 S							
ALBUQUERQUE \$10,000   \$10,000   \$10,000   \$10,000   \$10,000   \$24,000   \$24,000   \$24,000   \$24,000   \$24,000   \$24,000   \$24,000   \$24,000   \$24,000   \$3,506   \$3,5							
ANCHORAGE ATLANTA ATLANTA BALTIMORE BIRMINGHAM BOSTON BUFFALO \$30,000 \$3,506 CHARLOTTE CHICAGO CHARLOTTE CINCINNATI CICLYELAND COLUMBIA S22,670,162 S24,641 \$79,176 \$693,475 S56,950 \$75,665 \$372,72 CINCINNATI CICLYELAND COLUMBIA S22,676,162 S24,950 S25,950 S35,911 S19,707 S50,000 S22,950 S33,710 S33,910 S34,420 S34,950 S34,420 S34,950 S34,420 S34,950 S34,120 JACKSONVILLE S10,700 S178,315 S10,700 S22,950 S34,420 JACKSONVILLE S10,050,995 S94,496 S510,000 S25,500 S26,500 S26,500 S26,500 S26,500 S26,500 S27,665 S372,72 S56,950 S75,665 S372,72 S56,950 S75,665 S372,72 S56,950 S54,950 S24,950 S33,110 S24,950 S33,110 S34,900 S23,318 S1,034,645 S14,000 S23,318 S20,000 S20,000 S20,000 S20,300 S20,000 S20,300 S2	ALBANY		\$445,081	\$12,053		\$4,724,185	\$750,303
ATLANTA BALTIMORE BALTIMORE BRAINIGHAM BOSTON BUFFALO CHICAGO S224,641 \$79,176 \$40,717 \$401,300 BUFFALO CHICAGO \$224,641 \$79,176 \$683,475 CHICAGO S224,641 \$79,176 \$683,475 S56,950 \$75,665 \$372,72 S1,000 S1		\$10,000	·		\$13,803	\$10,000	·
BALTIMORE BIRNIMGHAM BOSTON BUFFALO \$30,000 \$3,506 CHARLOTTE CHICAGO \$224,641 \$79,176 \$693,475 CINCINNATI \$30,374,910 \$10,007 CILUMBIA DENTALIAS \$2,767,162 \$7,400 \$8,817,394 CILVELAND COLUMBIA \$24,950 DENVER \$43,044 \$135,000 \$23,316 DENVER \$43,045 \$14,000 \$199,072 EL PASO \$36,710 \$86,25 \$9,961 HONOLULU ACKSON \$10,700 \$178,315 UNIDANAPOLIS AJACKSON \$12,000 \$178,315 UNIDANAPOLIS AJACKSON \$10,000 \$178,315 UNIDANAPOLIS AJACKSON \$10,000 \$178,315 UNIDANAPOLIS AND \$10,000 \$179,000 \$179,000  \$22,000 \$22,000  \$22,000,000 \$23,000  \$23,000 \$13,040  \$241,000 \$241,000 \$241,000  \$244,000 \$241,000  \$244,000 \$241,000  \$244,000 \$240,000  \$245,000 \$23,000  \$246,000 \$241,000  \$245,000 \$240,000  \$246,000 \$240,000  \$246,000 \$240,000  \$247,000  \$447,500 \$447,500  \$447,5	ANCHORAGE						
BIRMINSHAM BOSTON BUFFALO \$30,000 \$35,506  \$401,300 BUFFALO \$30,000 \$35,506  \$401,300 BUFFALO CHICAGO \$224,641 \$79,176 \$693,475 CLEVELAND COLUMBIA DALLAS \$2,767,162 \$7,400 S8,817,394 \$1,034,645 \$14,000 \$24,950 DENVER \$43,044 \$135,000 \$33,318 DETROIT \$22,960 S9,561 \$279,072 EL PASO BENVER \$43,044 \$135,000 \$33,318 S50,266 \$200,050 \$18,474 S14,000 \$62,96 \$22,960 S9,561 S29,960 \$38,710 S8,625 EL PASO \$38,710 \$8,625 EL PASO \$38,710 \$8,625 EL PASO \$38,710 \$8,625 EL PASO \$38,710 \$50,266 \$20,050 \$18,474 S14,000 \$50,266 \$20,050 \$18,474 S14,000 \$50,266 \$20,050 \$18,474 S15,000 \$189,225 S25,039 S10,700 \$50,266 \$20,050 \$53,91 HONOLULU BUILU						\$664,405	
BOSTON BIJEFALO S30,000 S3,506 CHARLOTTE CHICAGO CHARLOTTE CINCINNATI \$30,374,910 \$10,007 CLEVELAND S44,950 S44,950 S42,950 S42,950 S42,3318 S1,034,845 S10,034,845 S110,034,845 S110,034,845 S10,034,845 S10,034 S10,03			\$29,000	\$40,717			\$24,000
BUFFALO \$30,000 \$33,506 CHARLOTTE CHICAGO \$224,641 \$79,176 \$693,475 CINCINNATI \$30,374,910 \$10,007 CULUMBIA \$30,374,910 \$10,007 CULUMBIA \$24,950 COLUMBIA \$24,950 DENVER \$43,044 \$135,000 \$23,318 DETROIT \$229,650 \$9,561 \$219,072 \$50,266 \$200,050 \$18,47.00 S62,96 \$189,025 HONDILUU \$10,000 \$178,315 \$189,225 HONDILUU \$10,000 \$178,315 \$189,225 HONDIANAPOLIS JACKSON \$22,950 \$344,120 JACKSONVILLE \$10,070 \$178,315 \$22,950 \$344,431 \$55,585 LITTLE ROCK \$12,175 \$2,000 CUS ANDELES \$166,538 \$9,360,244 \$1,992,702 \$1,461,973 \$283,44 \$10,000 \$10,000 \$13,000 \$23,000 \$10							
CHARLOTTE CHICAGO CHICAGO CHICAGO CHICAGO CINCINNATI CLEYELAND COLUMBIA COLUMBIA COLUMBIA COLUMBIA COLUMBIA COLUMBIA COLUMBIA S2.767,162 S7.400 S8.817.394 DETROIT S229,660 S9.661 S9.661 S219,072 ELPASO S38,710 S8.625 S8.968 HONDLULU HOUSTON INDIANAPOLIS INDIANAPOLIS S10,070 S178,315 KNINSASCITY KNOXVILLE LOS ANGELES LOS ANGELES S166,538 S9.360,244 S19.927 S13,040 S22,950 S13,040 S11,931 S55,585 LITTLE ROCK S12,175 S20,000 S13,040 S23,950 MILWAUKE MIAMI S530,097 S421,300 S13,667 MINNEAPOLIS S18,667 MINNEAPOLIS S18,667 MINNEAPOLIS S18,667 MINNEAPOLIS S18,667 MINNEAPOLIS S18,675 S243,692 NEW YORK S430,540 S15,51805 NEW YORK S430,540 S11,551,805 NEW YORK S430,540 S14,400 S15,667 MINNEAPOLIS S14,400 S15,3667 MINNEAPOLIS S14,400 S15,3667 MINNEAPOLIS S18,675 S22,950 S243,692 S23,000 S23,950 S2447,500 S23,900 S23,950 S2447,500 S23,950 S243,950 S243,950 S243,950 S243,950 S243,950 S243,950 S25,050 S26,666 S29,95 MINNEAPOLIS S10,700 S28,500 S28,666 S29,95 MINNEAPOLIS S10,700 S28,000 S28,500 S28				\$401,300			
CHICAGO \$224,641 \$79,176 \$693,475 CILEVELAND CILEVELAND CILEVELAND CILEVELAND CILEVELAND COLUMBIA DALLAS \$2,767,162 \$7,400 \$8,817,394 DENVER \$43,044 \$135,000 \$23,318 DETROIT \$229,650 \$9,561 \$219,072 EL PASO \$38,710 \$8,625 EL PASO \$38,960 \$24,600 \$10,000		\$30,000	\$3,506			\$3,506	
CINCINNATI (\$30,374,910 \$10,007 CILEVELAND COLUMBIA \$24,950 \$24,950 S44,950 COLUMBIA \$2,767,162 \$34,950 \$32,318 S1,000 \$33,318							
CLEVELAND				\$693,475	\$56,950	\$75,665	\$372,722
COLUMBIA DALLAS \$2,767,162 \$7,400 \$8,817,394 DETROIT \$229,550 \$9,561 \$219,072 EL PASO \$38,710 \$8,625 \$8,968 HONDIULU HONDIULU HONDRON INDIANAPOLIS JACKSON'ILLE \$10,0700 \$178,315 KANSAS CITY KANSAS CITY KANSAS CITY KANSAS CITY KANSAS CIST MINIMARPOLIS USIVILLE MEMPHIS MIAMI MIAMI \$530,097 \$421,300 \$22,300 \$25,050 \$13,472 \$28,960 \$53,911 \$50,266 \$200,050 \$18,472 \$28,960 \$53,911 \$50,266 \$200,050 \$18,472 \$28,960 \$53,911 \$50,266 \$20,050 \$18,472 \$28,960 \$53,911 \$50,266 \$22,00,50 \$18,472 \$28,960 \$53,911 \$50,266 \$22,00,50 \$18,472 \$28,960 \$53,911 \$50,266 \$22,00,50 \$18,472 \$28,960 \$53,911 \$50,266 \$22,00,50 \$18,472 \$28,960 \$53,911 \$50,266 \$22,00,50 \$18,472 \$28,960 \$53,911 \$50,266 \$22,00,50 \$18,472 \$28,960 \$53,911 \$50,266 \$22,00,50 \$18,472 \$28,960 \$10,700 \$28,960 \$10,700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$11,0700 \$28,500 \$28,000 \$28,500 \$28,000 \$28,500 \$28,900 \$29,900 \$20,00		\$30,374,910	\$10,007				
DALLAS \$2.767,162 \$7.400 \$8.817,394 DENAYER \$43,044 \$135,000 \$23,318 DETROIT \$229,650 \$9.561 \$219,072 \$50,266 \$200,050 \$18,47 DETROIT \$229,650 \$33,710 \$8.625 \$8,968 DOUBTON \$180,225 DETROIT \$1,005,095 \$9.496 \$10,000 \$24,47 DETROIT \$1,005,095 \$99,496 \$10,000 \$28,505 \$11,000 \$28,500 \$84,49 DETROIT \$1,005,095 \$99,496 \$10,000 \$28,505 \$84,49 DETROIT \$1,005,095 \$99,496 \$10,000 \$28,500 \$84,49 DETROIT \$1,005,095 \$10,000 \$28,000 \$10,000 \$28,000 \$10,000 \$							
DENVER \$43,044 \$135,000 \$23,318 DETROIT \$229,650 \$9,561 \$219,072 EL PASO \$38,710 \$56,625 \$8,661 \$219,072 EL PASO \$38,710 \$56,625 \$8,668 \$200,050 \$18,47 EL PASO \$38,710 \$56,625 \$8,968 \$25,039 HONOLULU \$8,8968 HOUSTON \$189,225 \$25,039 HONOLULU \$10,000 \$178,315 \$22,950 \$34,120 \$25,039 HONOLULU \$10,000 \$178,315 \$22,950 \$34,120 \$310,700 \$59,000 \$319,77 \$34,431 \$55,585 \$34,431 \$55,585 \$34,431 \$55,585 \$34,431 \$55,585 \$34,431 \$55,585 \$34,431 \$55,585 \$34,431 \$350,585 \$340,997 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,1300 \$342,130 \$342,1	COLUMBIA		\$24,950			\$24,950	
DETROIT \$229.650 \$9.561 \$219.072 \$50.266 \$200.050 \$18.47 EL PASO \$38.710 \$8.625 \$8.968 \$189.225	DALLAS	\$2,767,162	\$7,400	\$8,817,394	\$1,034,645	\$14,000	\$62,964
EL PASO	DENVER	\$43,044	\$135,000	\$23,318			\$135,000
EL PASO				\$219,072	\$50,266		\$18,479
HOUSTON   \$189,225   \$25,039   \$19,775   \$34,120   \$42,000   \$178,315   \$44,431   \$55,585   \$1,461,973   \$28,444   \$4,431   \$4,		\$38,710	\$8,625			\$28,960	\$53,915
INDIANAPOLIS		·				·	•
JACKSON JACKSONVILLE \$10,700 \$178,315  KANSAS CITY KNOXVILLE \$1,005,995 \$99,496 \$344,431 \$555,585  LITTLE ROCK LOS ANGELES LOUISVILLE MEMPHIS MIAMI \$530,097 \$421,300 \$23,000 \$323,000 \$323,000 \$323,000 \$323,000 \$323,950  MINNEAPOLIS NEW ARK NORPOLK NORLEANS NEW HAVEN NORPOLK ST95,325 S24,010 S256,155 S344,591 S20,000 S323,950  S324,010 S323,950 S326,000 S323,950 S326,000 S323,950 S326,000 S328,950				\$189,225	\$25,039		
JACKSON JACKSONVILLE \$10,700 \$178,315  KANSAS CITY KNOXVILLE \$1,005,995 \$99,496 \$344,431 \$555,585  LITTLE ROCK LOS ANGELES LOUISVILLE MEMPHIS MIAMI \$530,097 \$421,300 \$23,000 \$323,000 \$323,000 \$323,000 \$323,000 \$323,950  MINNEAPOLIS NEW ARK NORPOLK NORLEANS NEW HAVEN NORPOLK ST95,325 S24,010 S256,155 S344,591 S20,000 S323,950  S324,010 S323,950 S326,000 S323,950 S326,000 S323,950 S326,000 S328,950	INDIANAPOLIS			,	. ,		
JACKSONVILLE \$10,700 \$178,315 KANSAS CITY KNOXVILLE \$1,005,995 \$99,496 \$510,000 \$28,500 \$84,49 \$1171E ROCK \$12,175 \$2,000 LOS ANGELES \$166,538 \$9,360,244 \$1,992,702 LOUISVILLE MEMPHIS MIAMI \$530,097 \$421,300 \$25,050 MILWAUKEE \$153,667 MILWAUKEE \$153,667 MINNEAPOLIS \$318,000 \$2,307,929 \$296,804 MOBILE NEWARK NEW HAVEN NEW HAVEN NEW HAVEN NEW ORLEANS NEW YORK \$430,540 \$556,155 \$24,010 \$82,053 OKLAHOMA CITY \$210,287 \$14,000 \$195,460 OMAHA PHILADELPHIA PHILADELPHIA PHILADELPHIA PHILADELPHIA PHILADELPHIA \$11,329,000 \$349,910 \$223,250 PORTLAND RICHMOND \$215,262,972 \$228,250 \$121,618 SACRAMENTO SAINT LOUIS \$35,000 \$31,95,099 \$115,160 SAN FRANCISCO \$33,350 \$65,815 \$651,385 S61,385 \$110,875 \$91,475 SRINGFIELD \$10,500 \$17,450 SPRINGFIELD \$210,000 \$363,507,600 \$11,376,127 \$36,355	JACKSON		\$22,950	\$34,120			\$19,775
KANSAS CITY KNOXVILLE \$1,005,995 \$99,496 \$510,000 LAS VEGAS LITTLE ROCK \$12,175 \$2,000 LOS ANGELES \$166,538 \$9,360,244 \$1,992,702 LOUISVILLE MEMPHIS MIAMI \$530,097 \$421,300 \$25,050 MILWAUKEE \$153,667 MINNAPOLIS \$318,000 \$2,307,929 \$296,804 MOBILE NEWARK NEW HAVEN NEW HAVEN NEW ORLEANS NEW YORK \$430,540 \$556,155 \$334,578 NORFOLK \$755,325 \$24,010 \$82,053 OKLAHOMA CITY \$210,287 \$14,000 \$195,460 OMAHA PHILADELPHIA PHILADELPHIA PHILADELPHIA PORTLAND RICHMOND \$215,262,972 \$228,250 \$121,618 SACRAMENTO SAIN TLOUIS SAN ANTONIO SAN REANCISCO \$33,350 \$65,815 \$651,385 SACRAMENTO SAN REANCISCO \$33,350 \$65,815 \$651,385 SPRINGFIELD SPRINGFIELD TAMPA \$58,074 \$10,950 \$3,392,593 WMFO \$88,026,340 \$63,507,600  \$511,376,127 \$36,355	JACKSONVILLE	\$10,700			\$10,700	\$59,000	
KNOXVILLE	KANSAS CITY	. ,	. ,		. ,	. ,	
LAS VEGAS LITTLE ROCK LITTLE ROCK S12,175 \$2,000 LOS ANGELES \$166,538 \$9,360,244 \$1,992,702 LOUISVILLE MEMPHIS MIAMI \$530,097 \$421,300 \$25,050 MILWAUKEE \$153,667 MINNEAPOLIS \$318,000 \$2,307,929 \$296,804 MOBILE NEWARK NOBILE NEW ANK NORFOLK S1210,287 NEW ORLEANS NEW ORLEANS NEW ORLEANS NOKLAHOMA CITY OMAHA PHILADELPHIA PHOENIX PHOENIX PITTSBURGH \$1,329,000 \$341,340 \$1,400 \$12,400 RICHMOND \$12,400 RICHMOND \$215,262,972 \$228,250 \$311,618 \$447,500 \$3447,500 \$3447,500 \$349,910 \$2,000 \$349,910 \$223,250 \$3447,500 \$3447,500 \$3447,500 \$349,910 \$356,000 \$341,761 \$3417,7		\$1,005,995	\$99,496	\$510,000		\$28,500	\$84,496
LITTLE ROCK LOS ANGELES LOS ANGELES \$166,538 \$9,360,244 \$1,992,702 LOUISVILLE MEMPHIS MIAMI \$530,097 \$421,300 \$25,050 MILWAUKEE \$153,667 MINNEAPOLIS MOBILE NEW HAVEN NEW ANEN NEW YORK NEW ORLEANS NEW YORK \$755,325 \$24,010 \$342,000 \$344,750 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$3447,500 \$349,910 \$2,000 \$349,910 \$2,000 \$341,761 \$36,000 \$310,875 \$310,875 \$310,875 \$320,000 \$323,950 \$3349,910 \$323,000 \$323,950 \$323,000 \$333,950 \$3447,500 \$323,950 \$3447,500 \$356,889 \$2,920 \$3447,500 \$367,889 \$2,920 \$367,889 \$39,910 \$320,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,000 \$367,889 \$367,0				\$55,585			,
LOS ANGELES \$166,538 \$9,360,244 \$1,992,702 \$7,275 \$1,461,973 \$283,445 \$1,000 \$1	LITTLE ROCK	\$12,175		. ,			
LOUISVILLE   MEMPHIS   ST,275   MEMPHIS   MIAMI   \$530,097   \$421,300   \$25,050   \$23,000   S2,686   \$29,955   MINNEAPOLIS   \$318,000   \$2,307,929   \$296,804   \$353,000   \$13,040   MILWAUKEE   MEWARK   S243,692   S243,692   S22,000,000   \$323,950   MEW HAVEN   S243,692   MEW HAVEN   S243,692   MEW ORLEANS   S1,551,805   S349,578   S23,150   S1,210,483   S7,844   NORFOLK   \$755,325   S24,010   S82,053   S447,500   \$67,889   \$2,925   S24,010   S195,460   MAHA   MEMPHILADELPHIA   S10,196,822   S85,895   MEMPHISBURGH   S1,329,000   S349,910   S223,250   S447,500   S67,889   S2,925   S447,500   S447,500   S67,889   S2,925   S447,500   S67,889   S2,925   S447,500   S447,500   S67,889   S2,925   S447,500   S67,889   S2,925   S447,500   S447,500   S67,889   S2,925   S447,500   S447,50	LOS ANGELES		\$9,360,244	\$1,992,702		\$1,461,973	\$283,442
MEMPHIS         MIAMI         \$530,097         \$421,300         \$25,050           MILWAUKEE         \$153,667         \$2,866         \$29,95           MINNEAPOLIS         \$318,000         \$2,307,929         \$296,804           MOBILE         NEWARK         \$243,692         \$353,000         \$13,040           NEWARK         \$243,692         \$2,000,000         \$323,950           NEW YORK         \$430,540         \$556,155         \$334,578         \$39,325         \$39,325           NEW YORK         \$430,540         \$556,155         \$334,578         \$323,150         \$1,210,483         \$7,84           NEW YORK         \$430,540         \$56,155         \$334,578         \$323,150         \$1,210,483         \$7,84           NEW YORK         \$430,540         \$56,155         \$334,578         \$323,150         \$1,210,483         \$7,84           NEW YORK         \$430,540         \$56,155         \$334,578         \$323,150         \$1,210,483         \$7,84           NEW POLK         \$10,287         \$14,000         \$195,460         \$447,500         \$67,889         \$2,92           OKLAHOMA CITY         \$1,329,000         \$349,910         \$223,250         \$349,910         \$2,000           PORTLAND	LOUISVILLE		. , ,	. , , ,	\$7,275		. ,
MIAMI         \$530,097         \$421,300         \$25,050           MILWAUKEE         \$153,667         \$2,000           MINNEAPOLIS         \$318,000         \$2,307,929         \$296,804           MOBILE         \$2,307,929         \$296,804           NEW MRK         \$2,307,929         \$296,804           NEW MAVEN         \$243,692         \$2,000,000         \$323,950           NEW ORLEANS         \$1,551,805         \$334,578         \$2,000,000         \$323,950           NEW YORK         \$430,540         \$556,155         \$334,578         \$23,150         \$1,210,483         \$7,84           NEW PORLAND         \$14,000         \$195,460         \$447,500         \$67,889         \$2,92           OMAHA         \$10,196,822         \$115,160         \$85,895         \$111,51,60         \$349,910         \$2,00           PORTLAND         \$1,329,000         \$349,910         \$223,250         \$349,910         \$2,00           PORTLAND         \$1,982,722         \$228,250         \$121,618         \$68,466         \$68,466           SALT LAKE CITY         \$1,982,722         \$29,870         \$115,160         \$3,30         \$3,30           SAN DIEGO         \$3,350         \$65,815         \$651,385         \$16,9					+ , -		
MILWAUKEE         \$153,667           MINNEAPOLIS         \$318,000         \$2,307,929         \$296,804           MOBILE         NEWARK         \$2,307,929         \$296,804           NEW HAVEN         \$243,692         \$2,000,000         \$323,950           NEW HAVEN         \$430,540         \$5556,155         \$334,578         \$23,150         \$1,210,483         \$7,84           NORFOLK         \$755,325         \$24,010         \$82,053         \$447,500         \$67,889         \$2,92           OKLAHOMA CITY         \$210,287         \$14,000         \$195,460         \$447,500         \$67,889         \$2,92           OKLAHOMA CITY         \$210,287         \$14,000         \$195,460         \$447,500         \$67,889         \$2,92           OKLAHOMA CITY         \$210,287         \$14,000         \$195,460         \$447,500         \$67,889         \$2,92           PHILADELPHIA         \$1,329,000         \$349,910         \$223,250         \$349,910         \$2,00           PORTLAND         \$1,982,722         \$228,250         \$121,618         \$68,466         \$68,466           SAN ANTONIO         \$3,195,099         \$115,160         \$3,30         \$3,30           SAN AINGIGO         \$33,350         \$65,815 <t< td=""><td>MIAMI</td><td>\$530,097</td><td>\$421,300</td><td>\$25,050</td><td>\$23,000</td><td></td><td></td></t<>	MIAMI	\$530,097	\$421,300	\$25,050	\$23,000		
MINNEAPOLIS \$318,000 \$2,307,929 \$296,804  MOBILE  NEW MARK  NEW HAVEN  NEW ORLEANS  NEW YORK \$430,540 \$556,155 \$334,578  NORFOLK \$755,325 \$24,010 \$82,053  OKLAHOMA CITY  OMAHA  PHILADELPHIA  PHOENIX  PITTSBURGH \$1,329,000 \$349,910 \$223,250  PORTLAND  RICHMOND \$215,262,972 \$228,250 \$121,618  SALT LAKE CITY \$1,982,722 \$29,870  SAN ANTONIO  SAN DIEGO \$3,195,099 \$115,160  SAN TRANCISCO \$33,350 \$65,815 \$651,385  SAN JUAN  SEATTLE  SPRINGFIELD  TAMPA \$58,074 \$10,950 \$3,392,593  Winner Average And Andrea \$13,376,127 \$36,355	MILWAUKEE	. ,			. ,	\$2,686	\$29,958
MOBILE NEWARK         \$243,692 NEW HAVEN         \$243,692 NEW PORK         \$39,325 \$39,325         \$326,000         \$326,000         \$326,000         \$326,000         \$326,000         \$3447,500         \$336,000         \$349,910         \$200         \$326,000         \$349,910         \$200         \$349,910         \$326,000         \$341,761         \$368,466         \$349,910         \$368,466         \$310,875         \$310,875         \$310,875         \$310,875         \$339,300         \$315,000         \$315,000         \$310,875         \$310,875         \$310,975         \$310,975         \$310,975	MINNEAPOLIS	\$318,000		\$296,804	\$353,000		,
NEW HAVEN NEW ORLEANS         \$1,551,805         \$39,325         \$39,325           NEW YORK         \$430,540         \$556,155         \$334,578         \$23,150         \$1,210,483         \$7,84           MORFOLK         \$755,325         \$24,010         \$82,053         \$447,500         \$67,889         \$2,92           OKLAHOMA CITY         \$210,287         \$14,000         \$195,460         \$447,500         \$67,889         \$2,92           OMAHA         PHILADELPHIA         \$10,196,822         \$85,895         \$326,00           PITTSBURGH         \$1,329,000         \$349,910         \$223,250         \$349,910         \$2,00           PORTLAND         \$12,400         \$12,400         \$349,910         \$2,00         \$349,910         \$2,00           PORTLAND         \$12,400         \$12,400         \$349,910         \$2,00         \$349,910         \$2,00           PORTLAND         \$1,982,722         \$228,250         \$121,618         \$68,466         \$68,466         \$68,466         \$3,30           SAN TLAKE CITY         \$1,982,722         \$29,870         \$10,875         \$10,875         \$91,47           SAN JUAN         \$6,687,000         \$65,815         \$651,385         \$16,975         \$91,47           SPRING	MOBILE		. , ,				
NEW HAVEN	NEWARK				\$2,000,000	\$323,950	
NEW YORK	NEW HAVEN			\$243,692			
NEW YORK	NEW ORLEANS		\$1,551,805			\$39,325	\$39,325
NORFOLK	NEW YORK	\$430,540		\$334,578	\$23,150		\$7,847
OKLAHOMA CITY OMAHA         \$210,287         \$14,000         \$195,460           OMAHA PHILADELPHIA         \$10,196,822         \$326,00           PHOENIX PITTSBURGH         \$1,329,000         \$349,910         \$223,250           PORTLAND         \$12,400         \$349,910         \$2,000           RICHMOND         \$215,262,972         \$228,250         \$121,618           SACRAMENTO         \$35,000         \$41,761         \$68,466           SALT LAKE CITY         \$1,982,722         \$29,870           SAN ANTONIO         \$3,195,099         \$115,160           SAN FRANCISCO         \$33,350         \$65,815         \$651,385           SAN JUAN         \$6,687,000         \$17,450           SPRINGFIELD         \$10,500         \$17,450           SPRINGFIELD         \$8,026,340         \$63,507,600         \$1,376,127         \$36,355	NORFOLK	\$755,325	\$24,010	\$82,053	\$447,500	\$67,889	\$2,925
OMAHA         \$11,196,822         \$326,000           PHOENIX         \$1329,000         \$349,910         \$223,250           PORTLAND         \$12,400         \$12,400           RICHMOND         \$215,262,972         \$228,250         \$121,618           SACRAMENTO         \$35,000         \$41,761         \$68,466           SALT LAKE CITY         \$1,982,722         \$29,870         \$10,875           SAN ANTONIO         \$33,350         \$65,815         \$651,385           SAN JUAN         \$6,687,000         \$17,450           SPRINGFIELD         \$10,500         \$17,450           TAMPA         \$58,074         \$10,950         \$3,392,593           WMFO         \$8,026,340         \$63,507,600         \$1,376,127         \$36,355					,		
PHILADELPHIA				,			
PHOENIX				\$10,196,822			\$326,000
PITTSBURGH         \$1,329,000         \$349,910         \$223,250           PORTLAND         \$12,400         \$12,400           RICHMOND         \$215,262,972         \$228,250         \$121,618           SACRAMENTO         \$35,000         \$41,761         \$68,466           SALT LAKE CITY         \$1,982,722         \$29,870         \$10,875           SAN ANTONIO         \$33,350         \$65,815         \$651,385           SAN JUAN         \$6,687,000         \$17,450           SEATTLE         \$10,500         \$17,450           SPRINGFIELD         \$18,037         \$58,074         \$74,775           WMFO         \$8,026,340         \$63,507,600         \$1,376,127         \$36,355						\$85,895	,
PORTLAND RICHMOND \$215,262,972 \$228,250 \$121,618 SACRAMENTO SAINT LOUIS \$35,000 \$41,761 SALT LAKE CITY \$1,982,722 \$29,870 SAN ANTONIO SAN DIEGO \$3,195,099 \$115,160 SAN FRANCISCO \$33,350 \$65,815 \$651,385 SAN JUAN \$6,687,000 SEATTLE \$10,500 \$17,450 SPRINGFIELD TAMPA \$58,074 \$10,950 \$3,392,593 WMFO \$8,026,340 \$63,507,600		\$1,329,000	\$349,910	\$223,250			\$2,000
RICHMOND \$215,262,972 \$228,250 \$121,618 SACRAMENTO SAINT LOUIS \$35,000 \$41,761 SALT LAKE CITY \$1,982,722 \$29,870 SAN ANTONIO SAN DIEGO \$3,195,099 \$115,160 SAN FRANCISCO \$33,350 \$65,815 \$651,385 SAN JUAN \$6,687,000 SEATTLE \$10,500 \$17,450 SPRINGFIELD TAMPA \$58,074 \$10,950 \$3,392,593 WMFO \$8,026,340 \$63,507,600 \$121,618 \$121,61		. , .,		, , , = -			. ,. ,.
SACRAMENTO       \$35,000       \$41,761         SALT LAKE CITY       \$1,982,722       \$29,870         SAN ANTONIO       \$3,195,099       \$115,160         SAN FRANCISCO       \$33,350       \$65,815       \$651,385         SAN JUAN       \$6,687,000       \$17,450         SEATTLE       \$10,500       \$17,450         SPRINGFIELD       \$10,950       \$3,392,593         WMFO       \$8,026,340       \$63,507,600		\$215,262,972		\$121,618	\$68,466		
SAINT LOUIS       \$35,000       \$41,761         SALT LAKE CITY       \$1,982,722       \$29,870         SAN ANTONIO       \$3,195,099       \$115,160         SAN FRANCISCO       \$33,350       \$65,815       \$651,385         SAN JUAN       \$6,687,000       \$17,450         SEATTLE       \$10,500       \$17,450         SPRINGFIELD       \$10,950       \$3,392,593         WMFO       \$8,026,340       \$63,507,600		. ,	, ,		. ,		
SALT LAKE CITY       \$1,982,722       \$29,870         SAN ANTONIO       \$3,195,099       \$115,160         SAN FRANCISCO       \$33,350       \$65,815       \$651,385         SAN JUAN       \$6,687,000       \$17,450         SEATTLE       \$10,500       \$17,450         SPRINGFIELD       \$10,950       \$3,392,593         WMFO       \$8,026,340       \$63,507,600		\$35.000		\$41,761			
SAN ANTONIO       \$3,195,099       \$115,160         SAN FRANCISCO       \$33,350       \$65,815       \$651,385         SAN JUAN       \$6,687,000       \$17,450         SEATTLE       \$10,500       \$17,450         SPRINGFIELD       \$10,950       \$3,392,593         WMFO       \$8,026,340       \$63,507,600					\$10,875		
SAN DIEGO         \$3,195,099         \$115,160           SAN FRANCISCO         \$33,350         \$65,815         \$651,385           SAN JUAN         \$6,687,000         \$17,450           SEATTLE         \$10,500         \$17,450           SPRINGFIELD         \$10,950         \$3,392,593           WMFO         \$8,026,340         \$63,507,600             \$10,950         \$3,392,593           \$18,037         \$58,074         \$74,775           \$1,376,127         \$36,355		. , ,		,-	, i,,,,		
SAN FRANCISCO       \$33,350       \$65,815       \$651,385         SAN JUAN       \$6,687,000       \$17,450         SEATTLE       \$10,500       \$17,450         SPRINGFIELD       \$10,950       \$3,392,593         WMFO       \$8,026,340       \$63,507,600         \$10,950       \$3,392,593         \$1,376,127       \$36,355		\$3,195.099		\$115,160			\$3,300
SAN JUAN       \$6,687,000         SEATTLE       \$10,500       \$17,450         SPRINGFIELD       \$10,950       \$3,392,593         WMFO       \$8,026,340       \$63,507,600         \$10,950       \$3,392,593         \$18,037       \$58,074       \$74,773         \$1,376,127       \$36,355			\$65.815			\$16.975	\$91,478
SEATTLE       \$10,500       \$17,450         SPRINGFIELD       \$10,950       \$3,392,593         WMFO       \$8,026,340       \$63,507,600         \$10,950       \$3,392,593         \$18,037       \$58,074       \$74,773         \$1,376,127       \$36,355		,		, ,===			. , -
SPRINGFIELD         \$58,074         \$10,950         \$3,392,593         \$18,037         \$58,074         \$74,775           WMFO         \$8,026,340         \$63,507,600         \$1,376,127         \$36,355				\$17.450		†	\$16,925
TAMPA \$58,074 \$10,950 \$3,392,593 \$18,037 \$58,074 \$74,775 \$1,376,127 \$36,355			<b>\$.5,550</b>	ψ,100			Ţ.0,0 <u>2</u> 0
WMFO \$8,026,340 \$63,507,600 \$1,376,127 \$36,355		\$58.074	\$10.950	\$3.392.593	\$18.037	\$58.074	\$74.772
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TOTALS \$267,080,331 \$87,325,438 \$28,991,050 \$5,518,833 \$9,504,676 \$2,399,626		<del>\$5,525,510</del>	<del>+++++++++++++++++++++++++++++++++++++</del>		\$ 1,57 5,121	\$55,550	
TOTALS \$267,080,331 \$87,325,438 \$28,991,050 \$5,518,833 \$9,504,676 \$2,399,620							
	TOTALS	\$267,080,331	\$87,325,438	\$28,991,050	\$5,518,833	\$9,504,676	\$2,399,626